

UNITED STATES DISTRICT COURT  
DISTRICT OF MAINE

Freedom Mortgage Corporation

Plaintiff

vs.

Laurence D. Ringrose

Defendant

CIVIL ACTION NO: 2:21-cv-00094-JDL

JUDGMENT OF FORECLOSURE AND  
SALE

RE:

39 Denny Road, Bath, ME 04530

Mortgage:

May 10, 2013

Book 3500, Page 312

This matter having come before the Court on Plaintiff's Motion Requesting Judgment on Documentary Evidence, nor opposition having been filed and the Court's review of the affidavits, etc. having been filed, the Court finds as follows:

Count II - Breach of Note, Count III - Breach of Contract, Money Had and Received, Count IV - Quantum Meruit, and Count V - Unjust Enrichment are hereby **DISMISSED** without prejudice at the request of the Plaintiff. **JUDGMENT** on Count I – Foreclosure and Sale is hereby **ENTERED** as follows:

- . If the Defendant or his/her heirs or assigns pay Freedom Mortgage Corporation ("Freedom") the amount adjudged due and owing (\$126,734.80) within 90 days of the date of the Judgment, as that time period is calculated in accordance with 14 M.R.S.A § 6322, Freedom shall forthwith discharge the Mortgage and file a dismissal of this action on the ECF Docket. The following is a breakdown of the amount due and owing:

Description	Amount
Principal Balance	\$102,215.51
Escrow/Impound Required	\$6,898.0
Accrued Interest	\$9,262.81
Unpaid Late Charges	\$826.98
Property Inspection	\$775.00

Expense Advances	\$6,756.49
Grand Total	\$126,734.80

1. If the Defendant or his/her heirs or assigns do not pay Freedom the amount adjudged due and owing (\$126,734.80) within 90 days of the judgment, as that time period is calculated in accordance with 14 M.R.S.A. § 6322, his/her remaining rights to possession of the Bath Property shall terminate, and Freedom shall conduct a public sale of the Bath Property in accordance with 14 M.R.S.A. § 6323, disbursing the proceeds first to itself in the amount of \$126,734.80 after deducting the expenses of the sale, with any surplus to the Defendant or the heirs or assigns, in accordance with 14 M.R.S.A. § 6324. **Freedom may not seek a deficiency judgment against the Defendant pursuant to the Plaintiff's waiver of deficiency.**
2. The Clerk, if requested, shall sign a certification after the appeal period has expired, certifying that the applicable period has expired without action or that the final judgment has been entered following appeal.
3. The amount due and owing is \$126,734.80.
4. Freedom Mortgage Corporation has first priority, in the amount of \$126,734.80 pursuant to the subject Note and Mortgage and there are no parties in interest other than the Defendant who has second priority.
5. The prejudgment interest rate is 3.25%, *see* 14 M.R.S.A. § 1602-B, and the post-judgment interest rate is 6.09%, *see* 14 M.R.S.A. §1602-C.
6. The following information is included in this Judgment pursuant to 14 M.R.S.A. § 2401(3):

PARTIES

COUNSEL

PLAINTIFF

Freedom Mortgage Corporation  
10500 Kincaid Drive  
Fishers, IN 46037

Reneau J. Longoria, Esq.  
Doonan, Graves & Longoria, LLC  
100 Cummings Center  
Suite 303C  
Beverly, MA 01915

DEFENDANT

Laurence D. Ringrose  
15 Patricia Road  
Brunswick, ME 04011

Pro Se

- a) The docket number of this case is No. 2:21-cv-00094-JDL.
- b) The Defendant, the only parties to these proceedings besides Freedom, received notice of the proceedings in accordance with the applicable provisions of the Federal Rules of Civil Procedure.
- c) A description of the real estate involved, 39 Denny Road, Bath, ME 04530, is set forth in Exhibit A to the Judgment herein.
- d) The street address of the real estate involved is 39 Denny Road, Bath, ME 04530. The Mortgage was executed by the Defendants, Donna J. Ringrose and Laurence D. Ringrose on May 10, 2013. The book and page number of the Mortgage in the Sagadahoc County Registry of Deeds is Book 3500, Page 312.
- e) This judgment **shall not create any personal liability on the part of the Defendant but shall act solely as an *in rem* judgment against the property**, 39 Denny Road, Bath, ME 04530.

**SO ORDERED.**

Dated: August 30, 2021

/s/ Jon D. Levy  
**CHIEF U.S. DISTRICT JUDGE**